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Adopted by the City Council

on

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10.000 HOUSING ELEMENT FOR RESIDENTIAL DEVELOPMENT

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10.000 PLANNING, PERMIT AND IMPACT

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10.000 HOUSING ELEMENT FOR RESIDENTIAL DEVELOPMENT

UNIVERSITY OF CALIFORNIA

2.000 1980-1990 HOUSING PROGRAM STRATEGY

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10.000 1980-1990 HOUSING PROGRAM STRATEGY

10.000 1980-1990 EFFECTIVE RATE

1. The first part of the document is a list of the names of the persons who have been named in the document. The names are listed in alphabetical order.

2. The second part of the document is a list of the names of the persons who have been named in the document. The names are listed in alphabetical order.

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1.000 INTRODUCTION

1.100 Purpose

The State of California requires that all cities within the San Francisco Bay Area update the Housing Element of their General Plan by July 1, 1990. The 1990 Housing Element Update for the City of Half Moon Bay was adopted on January 2, 1991. The Update called for a Technical Revision of the document to occur on the availability of data from the 1990 US. Census. This Technical Revision incorporates 1990 census data as well as other changes in state and local housing policy which have occurred since the Housing Element Update was adopted.

The contents of this update include an analysis of housing needs, statements of goals and policies, a schedule of programs and actions and an estimate of the number of housing units the City expects to be developed, improved and maintained in the local housing stock. Programs and policies included in the 1990 Housing Element Update are evaluated, updated and modified where necessary to reflect changing market conditions and policy priorities.

1.200 Definition of Income Categories

Since the determination of housing need is often discussed in terms of income categories, it is important to define the categories used in this Update at the outset. The US. Department of Housing and Urban Development (HUD) has established household income categories based on a proportion of the area's median family income as summarized below:

Very Low Income	Below 50% of Median
Low Income	50 to 80% of Median
Moderate Income	80 to 120% of Median
Above-Moderate Income	Above 120% of Median

The income limits established by HUD or San Mateo County in 1992 are presented in H-1.

1.300 Relation to Other Elements (Local Coastal Program)

In the City of Half Moon Bay, the Local Coastal Program (LCP) Land Use Plan serves as a component of the City's General Plan. The City has adopted separate Housing, Noise, Circulation, Safety, and Parks and Recreation Elements. The location, distribution and allowable density of lands designated for residential use are detailed in the LCP. The LCP also contains policies for the protection and preservation of agricultural lands and open space; encouraging coastal access and commercial recreation opportunities; and maintaining an adequate circulation system to serve existing and future development in the City.

1.1 INTRODUCTION

1.1.1 Purpose

The purpose of this document is to provide a clear and concise overview of the project and its objectives. It is intended to serve as a reference for all project team members and to ensure that everyone is working towards the same goals. The document will also outline the project's scope, timeline, and budget, and will provide a detailed description of the project's deliverables.

The project is a software development project that will involve the design, development, and testing of a new application. The project is being undertaken by a team of experienced software developers and is expected to be completed within a six-month period. The project's budget is estimated to be \$100,000, and the project's deliverables are expected to include a fully functional application, a user manual, and a set of test results.

1.1.2 Objectives of the Project

The project has several key objectives, which are outlined below. The first objective is to design and develop a new application that meets the requirements of the client. The second objective is to ensure that the application is tested thoroughly and that all bugs are identified and fixed. The third objective is to ensure that the application is delivered on time and within budget.

Project Name	Project ID
Project Manager	Project Sponsor
Project Team	Project Stakeholders
Project Start Date	Project End Date

The project is being undertaken by a team of experienced software developers and is expected to be completed within a six-month period. The project's budget is estimated to be \$100,000, and the project's deliverables are expected to include a fully functional application, a user manual, and a set of test results.

1.2 Project Organization and Roles

The project is being undertaken by a team of experienced software developers and is expected to be completed within a six-month period. The project's budget is estimated to be \$100,000, and the project's deliverables are expected to include a fully functional application, a user manual, and a set of test results. The project is being undertaken by a team of experienced software developers and is expected to be completed within a six-month period. The project's budget is estimated to be \$100,000, and the project's deliverables are expected to include a fully functional application, a user manual, and a set of test results.

TABLE H-1: INCOME LIMITS BY HOUSEHOLD SIZE, 1992

INCOME CATEGORY	<u>NUMBER OF PERSONS IN FAMILY</u>							
	1	2	3	4	5	6	7	8
Very Low	20,450	23,350	26,300	29,200	31,550	33,850	36,200	38,550
Low	27,800	31,750	35,750	39,700	42,900	46,050	49,250	52,400
Medium	40,900	46,700	52,550	58,400	63,050	67,750	72,400	77,100
Moderate	49,050	56,100	63,100	70,100	75,700	81,300	86,900	92,550

Source: HUD figures published for San Mateo County, 1993

1.310 Consistency with the General Plan

The Housing Element Update is a component of an ongoing local planning review process. Following adoption of the Housing Element Update, the Land Use Plan, the Zoning Ordinance and other planning documents will be amended as necessary to ensure consistency.

1.400 Information Sources for the Housing Element Technical Revision

Data from the 1990 Federal Census forms the basis of this revised Half Moon Bay Housing Element Update. The Update also contains information obtained from local realtors, building officials, the Association of Bay Area Governments and other sources during the spring of 1993. Based on these sources, an attempt is made to present an accurate assessment of current housing market conditions and their implications with regard to the affordability and availability of housing in Half Moon Bay.

1.500 Efforts to Achieve Public Participation

Public hearings were the primary means by which public input was incorporated into the 1990 Housing Element Update as well as this Technical Revision. Reliance upon this mechanism necessitated that the hearings be broadly publicized to ensure that all affected residents were aware of their opportunity to participation. With this in mind, notices were published in the Half Moon Bay Review and were posted at the Coastside Opportunities Center, the Library and City Hall.

TABLE II- INCOME TAXES BY HOUSEHOLD TYPE, 1991

UNITED STATES DEPARTMENT OF COMMERCE

HOUSEHOLD TYPE	INCOME TAXES				
	1	2	3	4	5
Single person	1,000	1,500	2,000	2,500	3,000
Two person	2,000	3,000	4,000	5,000	6,000
Three person	3,000	4,500	6,000	7,500	9,000
Four person	4,000	6,000	8,000	10,000	12,000
Five person	5,000	7,500	10,000	12,500	15,000

Source: U.S. Department of Commerce, Bureau of Economic Analysis

The following table shows the number of households in the United States by income level and household type. The data are based on the 1991 Survey of Consumer Expenditures and are preliminary.

Table 1. Number of Households by Income Level and Household Type, 1991

The following table shows the number of households in the United States by income level and household type. The data are based on the 1991 Survey of Consumer Expenditures and are preliminary.

Table 2. Number of Households by Income Level and Household Type, 1991

The following table shows the number of households in the United States by income level and household type. The data are based on the 1991 Survey of Consumer Expenditures and are preliminary.

2.000 ASSESSMENT OF HOUSING NEEDS

2.100 Population and Employment Characteristics of Half Moon Bay

The 1984 Housing Element contained background information on the City's population and employment characteristics including historical population growth, age and income characteristics of the population and the condition of the housing stock. This data was augmented by the 1990 Housing Element Update to reflect changes which occurred during the 1980's. This Technical Revision incorporates data from the 1990 US. Census as well as additional information which has recently become available.

In brief, population of the community grew slower during the 1980's than it did during the 1970's. The 1980 Census counted 7,282 residents, an increase of 81 percent over the 1970's census population estimate. The 1990 US. Census estimated the City's total population at 8,886. This represents a population increase of roughly 22 percent during the 1980's. The Association of Bay Area Governments has projected that Half Moon Bay will increase to 11,000 people by 2000 and to 14,900 by 2010. This forecast is somewhat lower than the projection of 11,942 by 2000 which is contained in the LCP. Thus, the City appears to be growing at a slower rate than was envisioned by the framers of the local plan.

In 1980, 37 percent of the population was under 18 years of age; 55 percent were between the ages of 18 and 64, and 8 percent were 65 years or older. By 1990, these percentages had changed to 24, 67 and 9 respectively, suggestive of a general aging of the City's population during the decade. The age distribution of Half Moon Bay is roughly proportionate to that of San Mateo County as a whole.

The social and economic profile of Half Moon Bay residents presented in the 1984 Element suggests that the population is predominantly white. The percentage of non-whites increased substantially during the 1970's and has increased slightly during the 1980's according to the US. Census, which reported that 91 percent of the population was white in 1990, down from 97 percent in 1970. Based on the 1990 census, the median household income for Half Moon Bay was \$54,762 per year in 1989 compared to a County-wide average of \$46,437. This indicates that Half Moon Bay incomes on average are somewhat higher than the County-wide median.

2.200 Housing Characteristics of Half Moon Bay

Background information on the housing and household characteristics of Half Moon Bay was appended to the 1984 Housing Element. The Housing characteristics of Half Moon Bay have been updated below based on the 1990 Census and recent data provided by the State Department of Finance (DoF).

In 1980, 2,726 units were counted in Half Moon Bay by the Federal Census. In January 1990, the Department of Finance estimated the total number of housing units in Half Moon Bay at 3,520. The DoF estimate rose to 3,686 by January 1992. This would indicate a total net increase from 1980 to 1992 of 960 units, or an average annual increase of 80 units according to DoF estimates. Based on the City's building permit records, a net total (permits less demolitions) of 657 new units were approved between 1985 and December 1989. This compares to a DoF estimate of 614 units added over the same time period. The discrepancy is probably due to the fact that some units approved later in the review period may not have been completed at the time the DoF estimate was computed. The 1990 Census counted 3,402 units in Half Moon Bay indicating that the DoF estimate for 1990 was somewhat high and that some of the units for which permits were issued had not been built by 1990. Regardless of the estimate which is used, it is clear that housing production in Half Moon Bay occurred at a diminished pace during the 1980's. Housing rehabilitation, however, has been substantial, with 125 permits for substantial rehabilitation (\$10,000 or more) approved between 1985 and 1990 and 87 between 1991 and 1993. This indicates that private efforts to conserve existing affordable housing have been somewhat successful.

The City Building Department has reported that 303 units were added to the housing stock from April 1990 to January 1993. It should be noted, however, that approximately 85 percent of these units were completed prior to the effective date of Measure A, a local initiative which restricts the growth rate of the City's housing stock to an amount necessary to support 3 percent annual population growth (Measure A, formally known as the Residential Growth Initiative is discussed more fully in Section 3.220). Between January 1991 and January 1993, only 46 housing units were completed, as a combined result of the economic slowdown and the passage of the Residential Growth Initiative.

The condition of the housing stock is largely sound with most dwelling units having been constructed in the last thirty years. Based on Census data, 28.6 percent of the City's homes were constructed after 1980, compared to 11.4 percent for San Mateo County as a whole. Fewer than 5 percent of the City's homes were built prior to 1940. These facts combined with the rehabilitation figures cited above and augmented by field observation suggest that the maximum number of units in need of rehabilitation is perhaps fewer than 100 while the number of homes needing replacement is close to zero.

The City of Half Moon Bay is involved in an active program of building code enforcement. Currently, any action is typically initiated after a complaint is received. The City has no direct information as to whether any residences are classifiable as substandard; in cases in which living conditions deteriorate below minimum health and safety standards, intervention by the Building Department is initiated.

Revisions to State Housing Element Law enacted in 1989 require cities to address the potential conversion of assisted multi-family residential units to non-low-income uses. Based on the Inventory of Federally Subsidized Rental Units at Risk of Conversion, the City of Half Moon Bay has no federally subsidized housing units. The City also has no affordable housing units supported by CDBG or redevelopment agency programs and, to date, has received no applications for affordable units subject to the state density bonus law. Consequently, there are no affordable multi-family units subject to conversion to non-low-income use at the present in Half Moon Bay. Should the City act to approve such units, efforts will be made to preserve their affordability through deed restrictions or other long-term methods.

Half Moon Bay has 2.61 persons per household according to the 1990 Census. The City's average household size has remained consistently above the County average. The gap between these city and county averages has narrowed somewhat as the County's average household size increased from 2.58 in 1980 to 2.64 in 1990 while Half Moon Bay's average remained constant during this time period. Over-crowded conditions were recorded for 228 units (7.3 percent of the housing stock) by the 1990 census. This represents a substantial increase in both the number (78) and the percentage (2.9) of overcrowded units reported in the 1984 Housing Element. The growth in overcrowded units is also reflected by the sharp increase in large households (5+ members) which now comprise roughly one in eight households in the City. Clearly the increase in housing unit occupancy is reflective of individual efforts to promote housing affordability. By increasing the number of persons sharing the cost of housing, the individual cost decreases. While perhaps desirable from an affordability standpoint, overcrowded housing may have adverse public health ramifications. In 1980, 70 percent of the homes in Half Moon Bay were owner-occupied compared to 60 percent in the County as a whole. By 1990, these percentages were 71 and 60 percent respectively, indicative of little change in this regard.

The median value of an owner-occupied unit in Half Moon Bay was approximately \$135,000 in 1980 according to the 1984 Housing Element. By 1990, however, the median value of owner-occupied housing units in Half Moon Bay was \$352,500. San Mateo County Housing prices typically exceed the Bay Area average by a substantial margin. Exacerbating this situation locally is the absence of Section 8 subsidized housing units, none of which are presently located within the City limits.

Median monthly rent in Half Moon Bay was reported at \$367 in 1980, but had risen to \$811 by 1990. This increase of over 120 percent greatly exceeds the estimated 30 percent growth in household incomes which occurred between 1980 and 1990. This suggests that both home ownership and rental occupancy became much less affordable in Half Moon Bay during the 1980's, as was the case throughout San Mateo County. Since 1990, realtors and local building officials suggest that rents have stabilized while housing prices have declined by as much as 12 percent; nevertheless, these slight improvements have not significantly altered the City's circumstances with regard to housing affordability.

2.300 Income to Housing Cost Correlation

Table H-2, provides estimates of the maximum affordable housing payment by income category and the number of Half Moon Bay households which fall into each category. The number of households and the income figures are based on the 1990 Census.

A comparison of the income figures presented in Table H-2 with the housing cost estimates discussed in the previous section reveals an affordability problem of serious proportions. None of the very-low income households and only about one-half of the low-income households presently living in Half Moon Bay can afford the County's median monthly rent. Many of them must, therefore, be either overpaying for housing or living in overcrowded units. The estimated monthly cost of owning a home is well beyond the affordability limits of all of the City's low-income households and many of its moderate and above-moderate income households as well.

Of course, a significant proportion of low income residents of Half Moon Bay are spared from housing affordability problems by the fact that they purchased their homes during a period of lower prices and interest rates. This is especially true of many elderly low-income residents.

The most interesting finding revealed by analysis of household income data from the 1990 Census in comparison with 1980 Census data is the apparent bipolarization of incomes which occurred during the 1980's. The percentage of households classifiable as very-low income increased from 17.7 percent in 1980 to 24.0 percent in 1990 while the percentage of above-moderate income households remained fairly high, declining from 44.4 percent in 1980 to 41.2 percent in 1990. Meanwhile, both the number and percentage of households falling into the low and moderate income categories declined significantly, falling from a combined 37.9 percent in 1980 to 34.7 percent in 1990. Thus, the gap between poor and well-off families in Half Moon Bay appears to have increased during the decade, accompanying both a relative and an absolute decline in middle-income households. From a policy standpoint, two types of conclusions may be derived from the data; first, that the growing number of very low-income households necessitates that efforts to promote housing affordability focus on this component of the population; secondly, that moderate-income households are having an increasingly difficult time locating in Half Moon Bay, perhaps justifying some form of local policy response. In the absence of efforts to address both very-low income and moderate income affordability, middle-income families are likely to continue to disappear from the City while very-low income households will continue to overpay for housing.

The above analysis suggests that the only low and moderate income Half Moon Bay residents who are not likely to be spending more than the standard 30 percent of their incomes on housing are those that occupy overcrowded or substandard units and those who purchased their homes prior to the rapid escalation of housing prices

in the 1980's. Renters and recent home purchasers, as well as prospective home buyers, face serious affordability problems in the existing housing market. This conclusion is supported by ABAG's recent estimate that 50 percent of all low-income homeowners and 63 percent of all low-income renters in Half Moon Bay are presently overpaying for housing. Although housing prices slowed somewhat during the last months of 1989 and during the first part of 1990, and actually declined significantly between 1991 and 1993, much of this "softening" has been in the upper end of the market with rents and prices for apartments, condominiums and entry-level homes remaining firm.

TABLE H-2: ESTIMATED INCOME AND HOUSING AFFORDABILITY OF HALF MOON BAY RESIDENTS

CATEGORY	<u>HOUSEHOLDS IN INCOME CATEGORY</u>		<u>1989 GROSS INCOME</u>		
	NUMBER	PERCENT	ANNUAL	MONTHLY	MAXIMUM MONTHLY HOUSING PAYMENT ¹
Very Low	764	24.0	27,381	2,282	685
Low	477	15.0	43,810	3,651	1,095
Moderate	627	19.7	65,714	5,476	1,643
Above Moderate	1,311	41.2	65,714+	5,476+	1,643+

¹ Calculated on the basis of the generally accepted standard of 30% of monthly income.

Source: 1990 Census data for Half Moon Bay

2.400 Determination of Housing Needs to 1995

Article 10.6, Section 65588 of the Government Code assigns responsibility for the determination of local housing needs within Bay Area communities to the Association of Bay Area Governments (ABAG). Half Moon Bay's total projected need for the 1988 to 1995 time period is 2,582 units, according to ABAG. This needs estimate applies to Half Moon Bay's total Sphere of Influence which includes unincorporated portions of the mid-coastal area such as El Granada, Princeton, Montera and Moss Beach. ABAG suggests that the distribution of these units by income category be as follows:

Very Low Income	491
Low Income	387
Moderate	516
Above Moderate	1,188

Because of local constraints identified in Section 3.200 of this document, this estimated need cannot be met by 1995. A more realistic approach would be allocate the 2,582 needed units among the unincorporated and incorporated coastal areas. In keeping with the approach adopted by San Mateo County Housing Element Update and endorsed by the Association of Bay Area Governments, 53 percent of the total estimated need (1,379 units) will be attributed to areas outside of the Half Moon Bay City Limits. The remaining 1,203 units were initially established as the City's local quantified objective for the 1988 to 1995 time period. These units were to be distributed by income category as follows:

Very Low	229
Low	180
Moderate	240
Above Moderate	554

The above objectives were distributed by income category in the same proportion as the ABAG Housing Needs estimate. The housing policies and programs set forth in the 1990 Housing Element Update were intended to reach the above housing production figures within the designated time period assuming that all infrastructure constraints could be resolved during the planning period. Accomplishment of this objective would result in the construction of roughly 172 units per year, approximately one third of which should be targeted to very-low or low-income households. The 1990 Housing Element Update noted that numerous constraints, including but not limited to a lack of available domestic water and the sewage treatment plant operating at maximum capacity which are beyond the control of the City could adversely affect attainment of these objectives. They were viewed, therefore, as a target rather than a commitment. It is important to note that ABAG has recognized the practical difficulties facing the City regarding the development of housing units in the unincorporated County areas to meet its regional housing needs estimates. For the 1995 regional needs estimates, ABAG will separate the City from the unincorporated County areas to address these difficulties.

The passage of the Residential Growth Initiative in 1990 (see Section 3.220) and its impact on housing production in Half Moon Bay necessitates a re-evaluation of the objectives set forth in the 1990 Housing Element Update. The Residential Growth Initiative limited population growth to 3 percent annually, with exceptions for density bonus units granted in return for the construction of low-income housing. The revised objectives listed below are based on the legally-mandated 3 percent growth maximum with an assumption that half of the new units built will be in

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The first of these is the fact that the number of cases of the disease has been increasing steadily since 1950. In 1950 there were only 10 cases reported, but by 1960 this had risen to 100. In 1970 the number had reached 1,000 and in 1980 it was 10,000. This is a very rapid increase and it is likely that the number will continue to rise in the future. The second of these is the fact that the disease is now being found in many parts of the world which were previously free from it. This is also a very rapid increase and it is likely that the disease will continue to spread in the future. The third of these is the fact that the disease is now being found in many parts of the world which were previously free from it. This is also a very rapid increase and it is likely that the disease will continue to spread in the future.

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The third of these is the fact that the disease is now being found in many parts of the world which were previously free from it. This is also a very rapid increase and it is likely that the disease will continue to spread in the future. The fourth of these is the fact that the disease is now being found in many parts of the world which were previously free from it. This is also a very rapid increase and it is likely that the disease will continue to spread in the future. The fifth of these is the fact that the disease is now being found in many parts of the world which were previously free from it. This is also a very rapid increase and it is likely that the disease will continue to spread in the future. The sixth of these is the fact that the disease is now being found in many parts of the world which were previously free from it. This is also a very rapid increase and it is likely that the disease will continue to spread in the future. The seventh of these is the fact that the disease is now being found in many parts of the world which were previously free from it. This is also a very rapid increase and it is likely that the disease will continue to spread in the future. The eighth of these is the fact that the disease is now being found in many parts of the world which were previously free from it. This is also a very rapid increase and it is likely that the disease will continue to spread in the future. The ninth of these is the fact that the disease is now being found in many parts of the world which were previously free from it. This is also a very rapid increase and it is likely that the disease will continue to spread in the future. The tenth of these is the fact that the disease is now being found in many parts of the world which were previously free from it. This is also a very rapid increase and it is likely that the disease will continue to spread in the future.

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The tenth of these is the fact that the disease is now being found in many parts of the world which were previously free from it. This is also a very rapid increase and it is likely that the disease will continue to spread in the future.

developments which qualify for a 25 percent density bonus. The objectives include 485 units for which permits were issued prior to the effective date of the Residential Growth Initiative. From 1991 to 1995, limitations imposed by the Residential Growth Initiative have been built into the quantified objectives. The distribution of units by income category is based on the City's 1990 income distribution and may not reflect the distribution of prices and rents of the units built to date. Based on the above factors, the City of Half Moon Bay's local quantified objectives for 1988 to 1995 have been revised to read as follows:

	NEW CONSTRUCTION	REHABILITATION	CONSERVATION
Very Low	275	45	All
Low	172	28	All
Moderate	225	37	N/A
Above Moderate	473	78	N/A
Total Units, 1988 to 1995	1,145	188	N/A

Thus, the quantified objective for 1988 to 1995 set forth in the 1990 Housing Update has been reduced from 1,203 to 1,145 units based on constraints imposed by the Residential Growth Initiative. The City's quantitative objective for rehabilitation is based on the 1984 objective (400 units) less the number of units rehabilitated between 1984 and 1993 (212). Regarding conservation, the City's objective is to conserve all existing affordable dwelling units.

2.500 Analysis of the Needs of Homeless Residents

Recent amendments to Housing Element law require communities to identify and quantify, where feasible, the extent of homelessness needs within their jurisdiction. The following sections are intended to address these requirements.

2.510 Estimated Number of Homeless in Half Moon Bay

In July, 1986, the San Mateo County Department of Community Services surveyed twenty-nine Social Service agencies that deal with the homeless in order to estimate the total number of homeless per year in the County. That study estimated the number of homeless at 5,000-6,000 persons. Telephone interviews conducted with several service providers in November, 1989 yielded similar estimates of the number of homeless persons in the County.

Based on January 1990 Department of Finance estimates, Half Moon Bay has 1.5% of the County's total population. Assuming that the City's share of the County's homeless population is the same as its overall percentage, and applying the figure to the County-wide homeless estimate, results in an expected homeless population of 75-90 per year in Half Moon Bay. Although the City's higher than average amount of open space and adjacent public lands suggests the possibility of homelessness in

excess of the City's population percentage, other factors, such as distance from major transportation arteries and urban centers may be serving to limit the number of homeless coming to the City. Thus, until a more reliable indicator is available, the City's overall proportion of the County's population will be used to estimate local homelessness. Based on the 1986 County survey, it can be assumed that 40% of the homeless are single individuals while the remainder are persons in families. It is important to point out that this estimate represents the number of people who find themselves homeless at some point within a given year. The number of people who are actually homeless on any particular day will be substantially lower since many homeless people do not remain homeless all year long. The 1990 US. Census counted no homeless persons in Half Moon Bay, although the methodology employed by the Census Bureau has been called into question by numerous advocates of the homeless.

2.520 Quantification of Available Homeless Assistance Resources

Shelters and homeless assistance programs are the main resources available to homeless residents of San Mateo County. In 1988, the most recent year for which complete statistics are available, there were three transitional housing shelters operating within San Mateo County serving homeless families with children. Based on the number of clients served during the first five months, these shelters served an estimated 1,130 people in 1988. There are also several more specialized shelters for persons with substance abuse problems and mental illnesses, victims of domestic violence and veterans. These shelters served approximately 550 persons in 1988 based on the ratio of available beds to number of persons served within the family shelters. Finally, the County's temporary "winter shelter" served 457 people in the winter of 1988. Collectively therefore, existing shelters in San Mateo County served an estimated total of 2,137 people in 1988. The County's three main homeless assistance programs (Salvation Army, AFDC and Community Action Agency) served a combined total of 3,649 homeless persons in 1988 based on estimates derived from figures contained in the Comprehensive Homeless Assistance Plan for San Mateo County. Combining the estimated number of people served by shelters with the number of residents receiving funds from homeless assistance programs results in a total estimate of 5,786 homeless persons who received some form of assistance in San Mateo County in 1988.

In addition to the above County-wide programs, local resources are available to serve the homeless. The Coastside Opportunity Center provides information and referral, support services and, on an emergency basis, motel vouchers. The Center served a total of 127 unduplicated persons during the 12-month period ending in March, 1990. In 1992, the Half Moon Bay Christian Homeless Association opened a twenty-bed winter shelter located in Our Lady of the Pillar Church. This facility served an average of twelve persons nightly, with most comprising a "regular" clientele, as opposed to transients. The fact that this facility operated at less than capacity is indicative of surplus shelter availability in Half Moon Bay.

2.530 Determination of Unmet Homeless Needs in Half Moon Bay

If the shelters and assistance programs discussed above were evenly distributed throughout the County's homeless population, and if they provided adequate levels of assistance to resolve these persons' housing problems, then it could be argued that existing programs are adequate to meet the needs of the County's estimated homeless population. This, of course, is not the case. Most of the County's shelters and assistance programs are temporary in nature and are not designed to address ongoing housing affordability problems. Moreover, some of the homeless benefit from more than one program, while others receive no assistance at all. Thus, while there does not appear to be a significant discrepancy between the number of homeless persons in the County and the number of persons receiving assistance, there are still unmet needs in terms of the adequacy of benefits provided by existing programs and their availability throughout the County.

The above analysis suggests that while most of the City's estimated homeless residents probably receive some form of assistance, the assistance may be inadequate to fully resolve their shelter needs. Rather than a shortage of existing programs, the City and County are confronted by limited program effectiveness in the face of accelerating housing affordability problems. Programmatically, therefore, Half Moon Bay should focus on augmenting and upgrading existing shelters and programs rather than establishing new ones. For this reason, the City has chosen to provide additional assistance to existing shelters and to augment existing resources as opposed to identifying and developing additional shelter sites.

The development of emergency shelters and transitional housing is permitted in the R-3 Multiple Family Residential District, the Public Service District (P-S), all Commercial Districts (C-1, C-2, and C-3), and the Professional Administrative District (P-A). It must also be recognized that the City of Half Moon Bay does not have the financial resources to commit to these types of facilities. However, should a private organization or other governmental entity desire to establish such a facility in the City, they would be encouraged to do so. As previously noted, in 1992, the City facilitated the establishment of a shelter to provide space for 20 homeless persons by the Half Moon Bay Christian Homeless Association. The shelter operated from November 1992 to March 1993 and is scheduled to re-open in the winter of 1993-94.

2.540 Homeless Assistance Action Programs

2.541 When funds are available, contribute from the general fund and other sources operating subsidies to existing homeless programs.

2.542 Encourage voluntary private contributions to existing homeless shelters and programs.

2.600 Other Special Needs Groups

Special needs groups identified in the 1990 Housing Element include elderly residents, disabled, large families, female-headed households and farm workers. The 1990 Census data facilitates analysis of changes in the number of residents falling into each of these categories.

SPECIAL NEEDS GROUP	1980 ESTIMATE	1990 CENSUS
People Age 65 or Older	622	824
People Over Age 16 With Mobility Limitation*	152	516
Large Families (5+ members)	119	386
Female-Headed Households	190	258
Farming, Forestry, Fishing Workers *	213	412

* These figures are not directly comparable due to changes in methodology between the 1980 and 1990 Census.

2.610 Elderly Households

It is estimated that approximately 824 persons over age 65 live in Half Moon Bay in 1990, representing about nine percent of the City's population. Housing needs of the elderly are related to their decreased mobility and smaller living space requirements. Also, housing for the elderly should be located in close proximity to medical, commercial and recreational facilities. Policies which address the housing needs of the elderly include 5.114; 5.122 A, B and D; 5.311 and 5.321.

2.620 Disabled Residents

The number of persons over age 16 with a mobility limitation in Half Moon Bay is estimated at 516. While not all such persons require special housing, many need specially designed units, located near shopping, transportation and services. Policies 5.312 and 5.411 focus on the housing needs of this component of the population.

2.630 Large Households

Half Moon Bay's 386 estimated large households may have difficulties finding housing of sufficient size and affordability. This number has grown significantly, rising to 12.1 percent of the population by 1990. The primary policy which may be of benefit to large households is 5.122G, which calls for a minimum percentage of affordable units to be built. Policies prohibiting housing discrimination and promoting home sharing are also applicable to households of this nature.

2.640 Female-Headed Households

The number of female-headed households in Half Moon Bay was 258 according to the 1990 Census. The special needs of this group include low cost housing, suitable for children and located near schools and child care facilities. Innovative shared living arrangements, including congregate cooking and child care, would also be suitable. Policies contained in the Housing Element Update which benefit this group include those intended to prevent discriminatory housing practices and promote housing affordability.

2.650 Farm Workers. Although the number of workers employed in fishing, forestry and farming is estimated at 412, farm workers only comprise a small proportion of the estimate. Based on the fact that 64 farm workers were counted by the 1970 Census before such workers were combined with fishermen and foresters and judging from the trends in agricultural employment since 1970, the number of farm workers in Half Moon Bay in 1990 was probably in the range of 50-75. The Coast-side Farm Labor Housing Project, a 160 unit development scheduled for final approval in 1993, should be sufficient to accommodate the housing needs of farm workers in Half Moon Bay and surrounding areas.

3.000 AVAILABLE SITES AND CONSTRAINTS TO HOUSING DEVELOPMENT

3.100 Inventory of Sites Suitable for Residential Development

Table H-3 identifies all sites within the City that are suitable for residential development and provides other pertinent information such as the current zoning designation, the maximum potential number of units permitted and constraints to development. These sites are shown graphically on Exhibit H-1. Accomplishment of the housing production objectives set forth in Section 2.400 would result in the development of only 28% of the maximum estimated remaining potential residential sites. Clearly, land availability does not constitute a significant constraint to the provision of housing in Half Moon Bay. It should be noted, however, that the figures shown in Table H-3 are estimates. The actual number of units to be approved will depend on site-specific information to be derived at the time projects are submitted.

3.200 Analysis of Government Constraints

There are policies in the Land Use Plan that establish the general parameters for development in the City. The City Zoning Code and other Ordinances in the Municipal Code guide the orderly development of the City, implementing the Land Use Plan policies. As a general rule, there are no extraordinary or unusual policies or ordinances that inhibit development, with the exception of those that are directly related to the ability to provide adequate infrastructure. For example, the City's current Growth Management Systems Ordinance allocates the number of new sewer connections for non-priority residential units on the basis of the remaining capacity in the Sewer Authority Mid-Coastside Treatment Plant. Similarly, in order for any applications for development to be accepted for processing, it is required that the applicant have the requisite number of Phase I water connections to serve the development.

3.210 Land Use Controls

3.211 General Plan. The Half Moon Bay General Plan does not pose a significant constraint to housing development. There are adequate home sites in all land use designations.

Typically, vacant sites are developed at the maximum density permitted by the Land Use Plan, or very close to it. In some cases, the Land Use Plan specifies certain conditions such as requiring development to be below the 160 foot contour and the dedication of land for roads such as Miramontes Point Road and Foothill Boulevard. These conditions are not considered to be constraints to reaching maximum permitted densities.

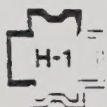
For those sites designated in the Land Use Plan as "Planned Unit Development District" or where development is required by the Land Use Plan to be pursuant to a Specific Plan, the Land Use Plan establishes a maximum number of potential dwellings, with suggestions offered as to the anticipated product type. This technique offers a great deal of flexibility in the ultimate development of the site. In some cases, the Land Use Plan encourages clustered or attached development. This results in not only lower construction costs which serve to keep prices down, it also works to preserve views and natural features such as wetlands. There are specific requirements in State and Federal law that require the protection of riparian and wetland areas. The City has adopted policies in its Land Use Plan that require a 30 foot buffer zone around intermittent water sources, and a 50 foot buffer zone around permanent sources of water. Replacement and relocation of any riparian or wetland area is permitted under an approved restoration plan. Conformance with these policies also serve to encourage clustered or multi-family developments while protecting and enhancing the City's environment.

The issue of converting lands designated for commercial or industrial uses has been debated in the City for many years. Many citizens are of the opinion that not enough land has been designated for commercial or industrial use, and that there must be a greater balance between the amount of land designated for residential and commercial uses. The shortage of retail and service commercial establishments in the City requires traveling to other areas of the Peninsula, contributing to the traffic problems on Highway 1 and State Route 92. Conversion of existing properties designated for commercial or industrial uses to residential districts will result in a further shortage of opportunities for residents to work, shop, or obtain needed services within close proximity of their homes. Additional residents will further exacerbate the shortage of opportunities and vehicle trips outside of the City.

The current shortage of available water for domestic service and lack of sewage treatment capacity suggests that many sites currently designated for residential use are likely to remain underdeveloped. There would be no advantage within the time frame of this Housing Element to reclassify properties when development cannot occur on existing sites due to identifiable infrastructure constraints. This also holds true for increasing the allowable densities on properties currently designated for residential use. The shortage of water, sewer, and roadway capacity essentially preclude development on many parcels; therefore, any action to increase densities when they cannot be reached would be unnecessary and meaningless. However, this is not intended to preclude development of higher densities pursuant to the State of California Density Bonus Law or the incentives provided for in this Housing Element. Density bonuses will be granted for Senior Citizen, Very Low, and Low Income Housing as provided for in State Law and this Housing Element, so long as adequate infrastructure capacity, particularly sewer and water service, is available.

3.212 Zoning Ordinance. The Zoning Map identifies the location and distribution of the various Residential Districts in the City. The Zoning Ordinance establishes the

height, density, parking standards and other development standards for each Zoning District. The Zoning Ordinance and Map are amended periodically as appropriate to maintain the required consistency with the General Plan/LCP. The Zoning Ordinance provides a variety of residential use designations with densities ranging from .3 to 29 units per acre, excluding Density Bonuses permitted by State Law. The General Plan/LCP provides for a range of residential densities between .3 and 25 units per acre. Because of the availability of vacant land in all of the Residential Zoning Districts, the Zoning Ordinance is considered to be only a minor constraint to housing development.



SITES SUITABLE FOR RESIDENTIAL DEVELOPMENT

SCALE
0 300' 1400' 2300' 3700'

HALF MOON BAY
1990

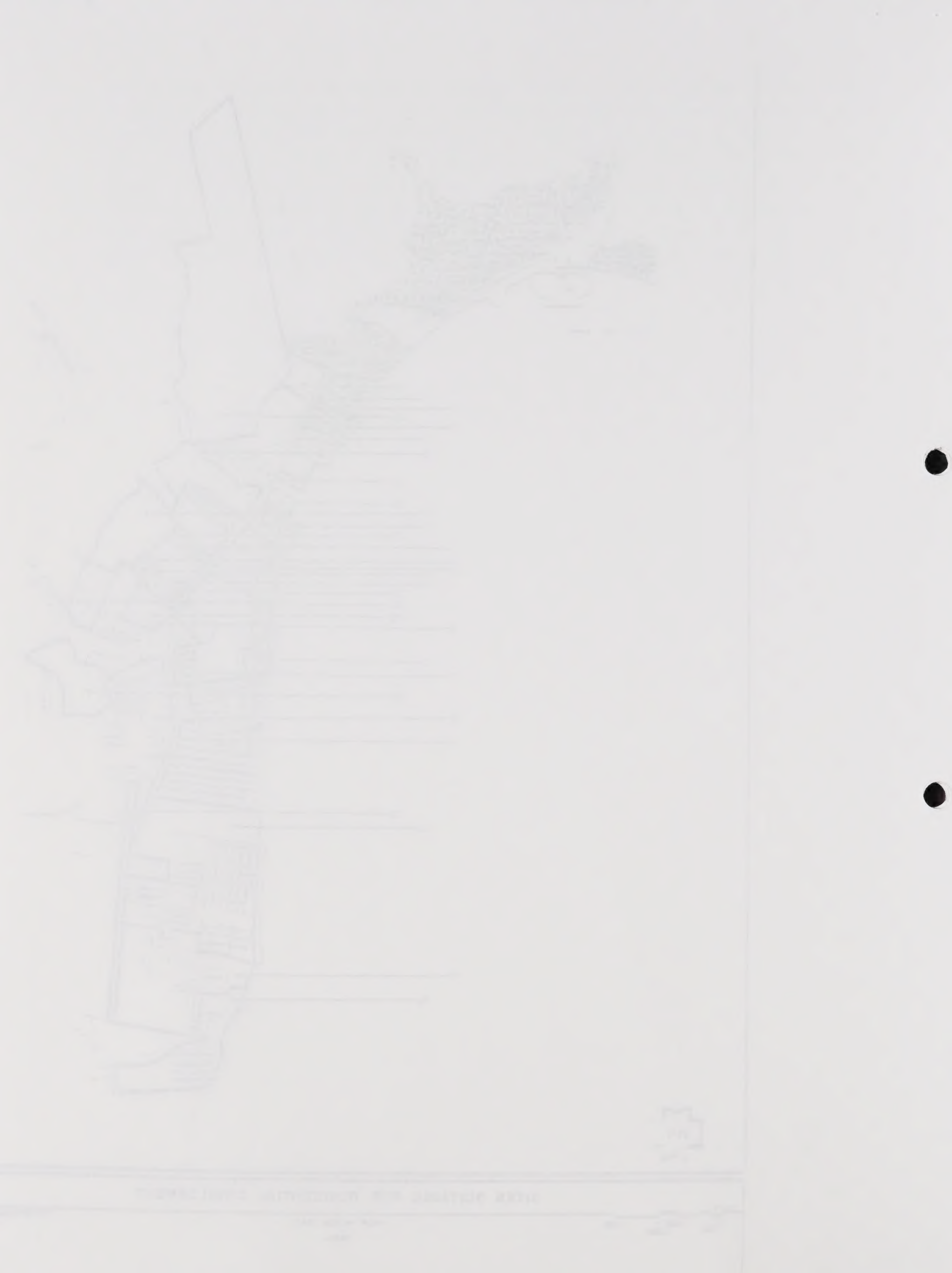


TABLE H-3: SITES SUITABLE FOR RESIDENTIAL DEVELOPMENT

		STATUS	EXISTING ZONING	POTENTIAL NEW UNITS	ACREAGE	DEVELOPMENT CONSTRAINT RATING
1.	Miramar	PD	R-1-B-1	75	NA	A
2.	City of Naples	PD	R-1	68	NA	A
3.	Grandview Terrace	PD	R-1-B-2	31	NA	A
4.	Newport Terrace	PD	R-1-B-2	20	NA	A
5.	Casa Del Mar	PD	R-1-B-2	5	NA	A
6.	Ocean Shore Terrace	PD	R-1-B-2	32	NA	A
7.	Pilarcitos Park	PD	R-3	200	NA	A
8.	Community Core (Spanishtown/ Arleta Park East)	PD	R-2	152	NA	A
9.	Arleta Park	PD	R-1-B-1	200	NA	A
10.	Ocean Colony	PD	PUD	351	278	A
11.	Surf Beach/ Dunes Beach	V	R-1-B-1	150	50	C
12.	Venice Beach	V	R-1-B-2	75	52	C
13.	Miramontes Terrace (North of Kelly)	V	R-1	15	12	C
14.	Highland Park	PD	R-1-B-2	51	NA	A
15.	Wavecrest (North & South)	V	R-1-B-2	1,000	630	C
16.	Lands between Newport Terrace and Grandview Terrace	V	R-1-B-2	129	39	B
17.	Guerrero Avenue Site	V	R-1-B-1	46	6	B

TABLE 10.1: SUMMARY OF THE DATA SETS

Dataset	Number of Samples	Number of Features	Number of Classes	Number of Instances	Number of Instances per Class
1. Iris	150	4	3	150	50 per class
2. Iris-Versicolour	150	4	3	150	50 per class
3. Iris-Setosa	150	4	3	150	50 per class
4. Iris-Virginica	150	4	3	150	50 per class
5. Iris-Versicolour	150	4	3	150	50 per class
6. Iris-Setosa	150	4	3	150	50 per class
7. Iris-Virginica	150	4	3	150	50 per class
8. Iris-Versicolour	150	4	3	150	50 per class
9. Iris-Setosa	150	4	3	150	50 per class
10. Iris-Virginica	150	4	3	150	50 per class
11. Iris-Versicolour	150	4	3	150	50 per class
12. Iris-Setosa	150	4	3	150	50 per class
13. Iris-Virginica	150	4	3	150	50 per class
14. Iris-Versicolour	150	4	3	150	50 per class
15. Iris-Setosa	150	4	3	150	50 per class
16. Iris-Virginica	150	4	3	150	50 per class
17. Iris-Versicolour	150	4	3	150	50 per class
18. Iris-Setosa	150	4	3	150	50 per class
19. Iris-Virginica	150	4	3	150	50 per class
20. Iris-Versicolour	150	4	3	150	50 per class

TABLE H-3: SITES SUITABLE FOR RESIDENTIAL DEVELOPMENT
(Contd.)

Key to Development
Constraint Rating

A -- Maximum development potential without zone change or conflicts

B -- Maximum development requires no zone change but with potential conflicts

C -- Zone change required with conflicts

Potential conflicts include:

Neighborhood opposition

Coastal Zone/LCP conflicts

Sewer/water availability

Site constraints identified as project are reviewed

Status:

V = Vacant or virtually vacant

PD = Partially developed

Zoning Designations:

R-1 = Single Family Residence, 5,000 sq. ft. lot

R-1-B-1 = Single Family Residence, 6,000 sq. ft. lot

R-1-B-2 = Single Family Residence, 7,500 sq. ft. lot

R-1-B-3 = Single Family Residence, 10,000 sq. ft. lot

R-1-B-4 = Single Family Residence, 22,000 sq. ft. lot

R-1-B-5 = Single Family Residence, 43,560 sq. ft. lot

TABLE H-1
SITE SCHEDULE FOR RECONSTRUCTION OF BRIDGE

Construction Phase		Activity	Start Date	End Date	Duration (Days)
1 - Mobilization	1.1	Obtain permits	08/01/00	08/15/00	14
	1.2	Obtain materials	08/01/00	08/15/00	14
	1.3	Obtain labor	08/01/00	08/15/00	14
	1.4	Obtain equipment	08/01/00	08/15/00	14
2 - Foundation	2.1	Excavate	08/16/00	08/30/00	14
	2.2	Install reinforcement	08/16/00	08/30/00	14
	2.3	Cast concrete	08/16/00	08/30/00	14
	2.4	Cure concrete	08/16/00	08/30/00	14
3 - Deck	3.1	Form deck	08/31/00	09/15/00	14
	3.2	Place concrete	08/31/00	09/15/00	14
	3.3	Cure concrete	08/31/00	09/15/00	14
	3.4	Finish deck	08/31/00	09/15/00	14
4 - Bridge	4.1	Install abutments	09/16/00	09/30/00	14
	4.2	Install piers	09/16/00	09/30/00	14
	4.3	Install girders	09/16/00	09/30/00	14
	4.4	Install deck	09/16/00	09/30/00	14
5 - Final	5.1	Final inspection	09/31/00	10/15/00	14
	5.2	Final cleanup	09/31/00	10/15/00	14
	5.3	Final report	09/31/00	10/15/00	14
	5.4	Final payment	09/31/00	10/15/00	14

In the existing, subdivided neighborhoods where future development is limited to in-fill lots, there are other potential constraints to reaching the maximum density permitted. Many of these existing neighborhoods were originally subdivided with 25 foot wide lots. Current zoning standards in the R-1 District require a minimum lot width of 50 feet. This requires assembling two 25 foot lots. In some cases, ownership patterns have resulted in many isolated substandard lots between developed lots. The City has a procedure for approval of Administrative Variances whereby the Planning Director can approve development of a single family residence on a substandard lot if it is determined that all construction otherwise conforms to the required development standards. In those cases where construction is proposed on a substandard lot that does not meet all of the required development standards, such as setback encroachments or lot coverage in excess of the maximum permitted, Planning Commission approval of a Variance is required. Historically, the City has approved development on the substandard lots, although in some cases Conditions of Approval are imposed to ensure compatibility with adjacent properties.

Within the various "C" Districts (C-1, C-2, C-3), residential uses are permitted upon securing a use permit in each case. The City has encouraged mixed use developments (residences above commercial establishments), as a means of increasing the supply of affordable housing as well as providing living and working opportunities within close proximity of each other. There are two sites designated in the Land Use Plan for mixed use development within the City. These are the Podesta/Silvera property (Site 25, Table H-3), and the old Andreotti farm off Main Street to the north of Pilarcitos Creek. The 30 acre Podesta/Silvera site is designed for 125 units on no more than 40 percent of the site, with the balance in industrial uses. The old Andreotti farm is to be developed with a maximum of 128 dwellings and commercial uses, including the US. Post Office (Stone Pine).

The Zoning Code provides the development standards for each of the various zoning districts in the City. For residential districts, there are two parking spaces required for each unit, with flexibility considered as a part of either a Variance or Use Permit application. In the R-1 District, Single Family Residential, only one unit is permitted, and lot coverage currently may not exceed 35 percent for multi-story buildings and 50 percent for single-story buildings. In the R-2 District, Multiple Family District, where a maximum of two dwellings are permitted, lot coverage currently may not exceed 35 percent for multi-story buildings and 50 percent for single-story buildings. In the R-3 District, Multiple Family Residential, density is determined by the standard of one unit for each 1,500 square feet of land area on the site, with a maximum of 45 percent lot coverage permitted for multi-story buildings and 50 percent for single-story structures.

3.213 Building Codes. The 1988 edition of the Uniform Building Code is enforced in Half Moon Bay. The City Building Department sees that new residences, additions, auxiliary structures, etc. meet all of the latest construction and safety standards. Building permits are required for any construction work.

3.214 Permit Processing, Procedures and Fees. Building permits must be secured before commencement of any construction, reconstruction, conversion, alteration or addition. Approval of permit applications is based on conformity with the Zoning Ordinance, although the City has the power to grant variances from the terms of the ordinance within the limitations provided in the ordinance. Planning and permit fees are summarized by Table H-4. In general, permit fees are similar to or lower than those in existence in other Peninsula communities and are not regarded as significant constraints to housing development. Given the quality of the existing housing stock in the City, code enforcement activities are addressed on a complaint basis. The Residential Growth Initiative also requires that new residential projects be subject to the building permit allocation system.

TABLE H-4: PLANNING, PERMIT AND IMPACT FEES, 1990

Building Permit	\$956.50 --1st \$100,000; 4.85 each add'l. \$1,000
Plan Check	65% of Building Permit Fee
Use Permit	\$1,513
Variance	\$1,513
P.U.D.	\$2,550
Zoning Change	\$2,550
EIR	Cost + 20.8% overhead
Subdivision	\$4,829
Park Dedication Requirements	4 acres/1,000 population
Storm Drainage	.03/sq. ft. (single family) .04/sq ft. (multi-family)
Traffic Mitigation	\$1,450 (single family) \$905 (apartment)
Park Development Fee	\$936/bedroom
School Impact Fees	1.58/sq ft.

On- and off-site improvements for any particular development cannot be specifically identified until such time as precise development proposals are submitted. However, as a general rule, applicants are responsible to ensure that safe and adequate access and egress is provided, and that roadway and sidewalk improvements are installed adjacent to the property where it meets a City or private right-of-way. The cost of installing any infrastructure to the site must be borne by the developer, primarily because the City does not have the financial resources to provide them. The City has a Park Dedication Ordinance that provides for the payment of fees or the dedication of land, or both, in conjunction with all new subdivisions. Park impact fees are collected on the basis of the number of bedrooms for all new residences as a part of the building permit process. Traffic mitigation fees are imposed upon new development in order to assist in the funding of roadway improvements necessary to provide an adequate circulation system.

Processing residential development applications in the City of Half Moon Bay historically has been a lengthy process. The primary reasons for the long processing times are attributable to a lack of staff as well as the lack of available infrastructure. It is important to note that there has never been a major effort by the development community to accelerate the process, in part because there has been little market pressure in the past to develop within the City at a rapid pace. However, following the provisions of the California Environmental Quality Act, Subdivision Map Act, and California Coastal Act, as well as the City's procedural requirements, there is not accurate means to estimate the processing time for development proposals. The City has committed to the concept of concurrent processing as a means of accelerating the processing of development applications where appropriate and feasible. The Permit Streamlining Act requirements also necessitate timely review of all development proposals, and the City has historically met all of these standards, unless utility moratoriums were in effect.

3.215 Availability of Assistance Programs. Half Moon Bay does not have sufficient staff or financial resources to undertake major housing assistance programs without substantial backing by state or federal agencies. Recent reductions in funding levels of federal and state assistance programs place the City in a tenuous position, particularly with respect to local programs which require such assistance. Therefore, the diminishing availability of outside assistance programs must be viewed as a constraint to the provision of affordable housing.

3.216 Water Supply. Water is supplied to the City under the jurisdiction of the Coastside County Water District. According to a District representative, no new connections have been issued in Half Moon Bay since 1982. Capacity improvements scheduled for completion in 1993 will allow for 2,200 additional connections throughout the District, up to 200 of which have already been allocated to existing dwellings presently using well water. Since the number of available connections is roughly 20% less than ABAG's estimated housing need for the overall sphere of influence and since these connections will not be available until 1993, water supply

must be viewed as a significant constraint to attainment of the City's housing production objectives.

3.217 Sewerage Availability. Half Moon Bay is rapidly approaching full utilization of its share of regional sewerage capacity. The City Public Works Department estimates that no more than 100 uncommitted connections remain before the City's total limit of one million gallons per day is reached. Thus, sewerage connections pose a significant constraint to housing development. While capacity expansion should remove this constraint by 1995, it will adversely affect the attainment of housing objectives, particularly in the early years of the program.

3.218 Roadway Capacity. Although a possible long range constraint to housing development in Half Moon Bay is posed by the limited highway access to the City, existing roadway capacity appears to be adequate to accommodate planned residential growth through 1995. Recent traffic counts along Highway 1 and State Route 92 and field observation of peak hour roadway conditions suggest that the City's main transportation arteries, while characterized by periodic congestion, nonetheless contain sufficient capacity to accommodate planned residential growth.

3.219 Coastal Zone. The entire City of Half Moon Bay lies within the Coastal Zone. Building permits have been issued for the construction of 1,404 dwellings since 1982 within the City and, therefore, the Coastal Zone. All new dwelling units appear to have been built on vacant lands. According to City records, there has been no conversion or demolition of any housing units affordable to low and moderate income households within the City since 1982. There have been five conversions of rental units to condominiums, all of which are restricted to moderate-income affordability. Therefore, no replacement units were required within the Coastal Zone. As noted, several years ago, the City was actively involved in a code enforcement program to upgrade the substandard units in the City. Any upgrading of existing units that may have been affordable to low and moderate income households did not involve the construction of replacement housing because there was no actual demolition, only improvements.

3.220 Residential Growth Initiative

Concerns regarding traffic congestion, water supply, educational quality, open space adequacy and other issues prompted the residents of Half Moon Bay to adopt Measure A, a growth limitation initiative, in 1990. Measure A limits the number of new dwelling units in the City to that necessary to support an annual population growth rate of 3 percent. To the extent that Measure A limits the number of homes built in the City below the number which would have otherwise resulted from market forces, it must be regarded as a constraint to housing availability. (It should be noted, however, that the initiative contains exemptions to promote affordable housing.) Accordingly, the quantified housing objectives of the City set forth in

was as well as a significant increase in the number of the City's housing projects.

2.17. *Public Housing* - The City has a long history of public housing. In 1937, the City established the first public housing project, the City of New York Housing Corporation. This corporation was created to build and manage public housing projects. The City has since then built many more public housing projects, and the number of public housing units has increased significantly. The City's public housing program is one of the largest in the United States.

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Section 2.400 and Policy 5.111 of this document have been modified to incorporate the estimated impact of Measure A on housing production in Half Moon Bay.

3.300 Analysis of Non-Governmental Constraints

Overall Bay Area purchase prices are plotted in Figure H-1. Table H-5 presents a summary of the most recent survey of home values conducted by Coldwell Banker Residential Real Estate Service. Results of the 1992 survey compared with 1988 figures indicate that home values appear to have leveled off, in many cases declining somewhat from the peak values reached in 1989-90. Much of the decline, however, has affected higher priced homes and those located in the northern portion of the County. Even given the moderation of home values shown in Table H-5, the prices of entry-level homes in San Mateo County are beyond the means of most of the County's low and moderate income households. While the data contained in this survey pertain only to specific types of units located outside of the City, they are useful for comparative purposes. The data in Table H-5 suggest that Half Moon Bay is located within a very expensive housing market. Given the County's status among the state's leaders in housing prices, this makes Half Moon Bay housing vulnerable to upward price pressures. These pressures have diminished somewhat since 1990, according to local real estate professionals.

According to the 1990 Census, the median value of owner-occupied housing in Half Moon Bay was \$352,500. Perhaps, most significantly, the median housing value for the City in 1990 was higher than the County-wide median, breaking a long-standing pattern by which home prices in Half Moon Bay were typically lower, on average, than those found in the bayside portions of the County. Currently, both rents and home prices are higher in the City than in San Mateo County as a whole, making Half Moon Bay a high cost submarket within a County in which housing costs are already quite high.

Land costs in Half Moon Bay are high, with improved vacant residential lots with a water contract selling for approximately \$200,000 according to local estimates. Building department officials estimate construction costs in the range of \$80-100 per square foot. Financing is generally available and there do not appear to be any mortgage deficient areas in the community.

Rising housing prices are a result of economic forces which are well beyond the capacity of the local government to influence or control. These conditions, combined with the reduced levels of state and federal support discussed in the previous section, make it extremely difficult to continue to provide affordable housing despite the City's expressed desire to do so. High interest rates, as indicated by Figure H-2, pose additional non-governmental constraints to affordable housing, although rates have dropped sharply since the data shown were compiled, reducing the significance of this factor.

TABLE H-5 HOUSING VALUES IN SAN MATEO COUNTY JURISDICTIONS
(IN DOLLARS)

	2 BD/2BA <u>CONDOMINIUM</u>		3 BD/2BA <u>SINGLE-FAMILY</u>		4 BD/3 BA <u>SINGLE-FAMILY</u>	<u>CITY/ AREA</u>
	<u>11/88</u>	<u>11/92</u>	<u>11/88</u>	<u>11/92</u>	<u>11/88</u>	<u>11/92</u>
Atherton	NA	NA	845,000	965,000	1,280,000	1,535,000
Belmont	155,000	190,000	359,000	349,000	471,000	485,000
Burlingame	229,500	247,000	550,000	570,000	625,000	700,000
Daly City	148,000	170,000	255,000	245,000	289,000	275,000
Foster City	185,000	210,000	349,000	370,000	490,000	535,000
Hillsborough	NA	NA	775,000	810,000	1,250,000	1,325,000
Menlo Park	210,000	243,000	560,000	650,000	750,000	885,000
Millbrae	197,000	219,000	369,950	355,000	589,950	515,000
Pacifica	152,000	196,000	265,000	250,000	315,000	315,000
Redwood City	159,600	191,500	286,000	298,000	425,000	380,000
Redwood Shores	194,500	239,000	305,000	345,000	390,000	390,000
San Bruno	132,500	152,000	255,000	225,000	315,000	260,000
San Carlos	175,000	218,000	315,000	387,000	435,000	395,000
San Mateo	200,000	225,000	370,000	375,000	715,000	700,000
South San Francisco	130,000	135,000	235,000	225,000	375,000	330,000
Woodside	NA	NA	775,000	750,000	1,580,000	2,100,000

Source: Home Values Survey conducted by Coldwell Banker Residential Real Estate Services and the San Francisco Examiner. Results published in The Examiner, June 4, 1989 and November 29, 1992. It should be noted that this survey only relates to the specific types of units noted at the top of the table and may not fully reflect the range of housing opportunities in the communities listed.

FIGURE H-1

1986-1989
PURCHASE PRICE (\$000)

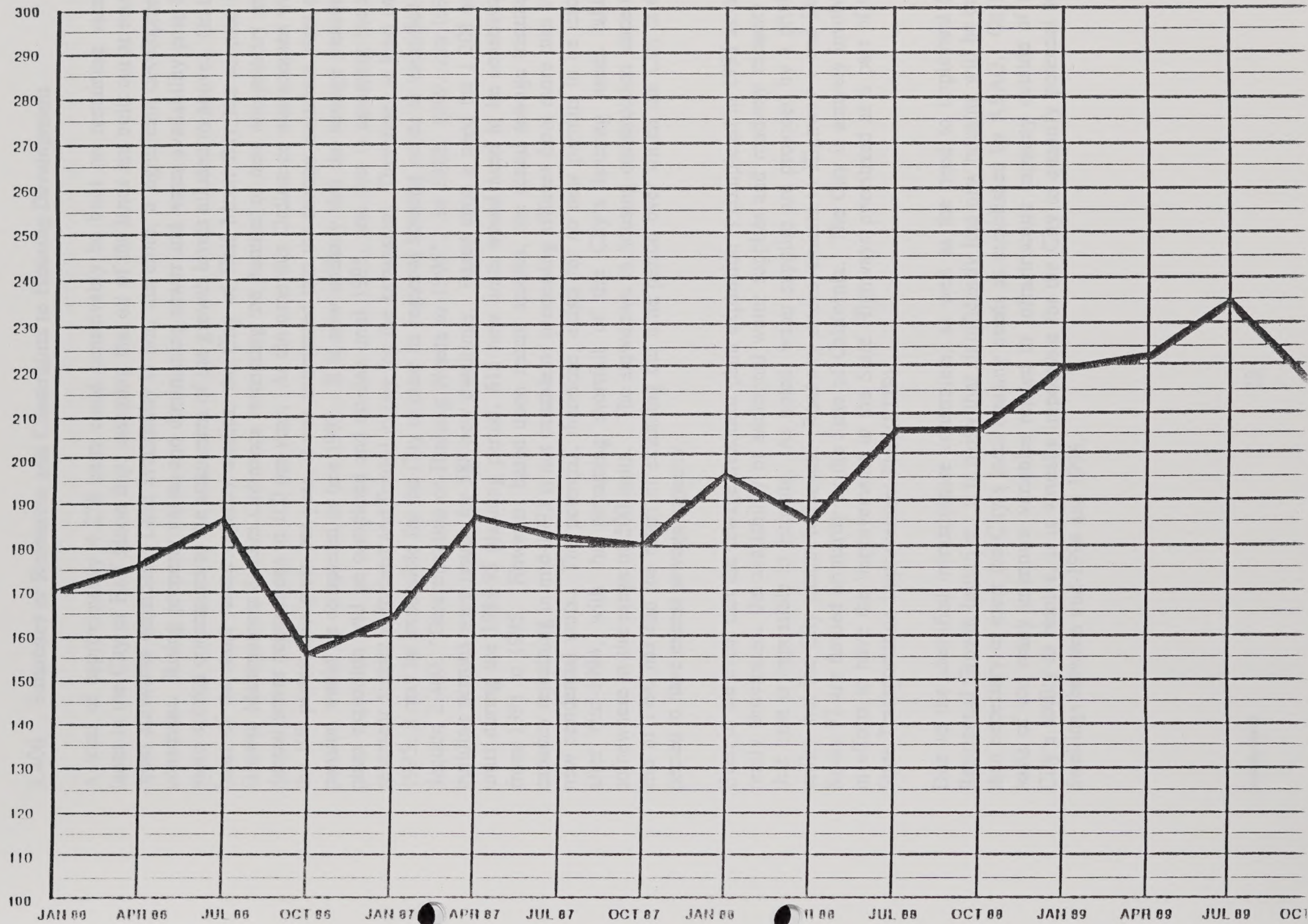




FIGURE 1-1

EXHIBIT 1-1 (continued)

3.400 Summary of Resources and Constraints to Housing Development

A total of approximately 4,276 units could conceivably be built on remaining vacant lands in the City of Half Moon Bay, assuming that all of the lands are built out at maximum allowable densities. Land availability is not, therefore, a significant development constraint. Rising property values and diminishing sewer and water availability pose far more serious constraints to the attainment of the growth levels alluded to above. On the basis of the most recent capacity studies, the City of Half Moon Bay has adopted its Growth Management System Ordinance restricting the number of new non-priority residential sewer connections to 100 per year. At the time this Ordinance was adopted with the 100 permit maximum per year, it was anticipated that the sewage treatment plant expansion would be completed in late 1992. It is now unlikely that the sewage treatment plant expansion will be completed and on-line until 1995, and that is assuming the assessment district is formed and funded to pay for the expansion. Therefore, at least until 1995, it may be impossible for the City to meet its regional housing needs as identified in Section 2.400, "Determination of Housing Needs to 1995". In 1988, 1989, and 1990, building permits were issued for 588 new dwellings. Based upon a need for 1,203 new units during the 1988-95 planning period, 615 new units would need to be constructed from 1991 to 1995. However, based upon recent studies, the actual sewage treatment capacity remaining in mid-1993 is not capable of processing effluent from more than 100 new residential units. The potential, therefore, exists for no new permits to be issued after mid-1994, with the remaining shortfall of the City's housing needs falling somewhere in the range of 500 units. The slowdown in housing construction since the end of 1990 has had the effect of extending the time period over which the City is expected to have excess sewage capacity.

Even in the event that the sewage treatment plant expansion is completed in 1995 as currently anticipated, the availability of additional water supplies and roadway capacity at that time is impossible to estimate. As noted, water supplies are provided by a private utility that the City cannot influence. Roadway improvements to Highway 1 and State Route 92 are funded primarily by the State of California. The City is actively involved in efforts to have the improvements to the State Highways prioritized as a part of the State Transportation Improvement Plan (STIP).

Due to the identified infrastructure constraints, as well as the need to implement the Residential Growth Initiative, it is likely that significantly less new housing will be built than necessary to meet the City's local housing needs as established by ABAG. On the basis of too many unknown variables related to infrastructure capacity outside of the City's ability to resolve, it is virtually impossible for the City to quantify potential new dwellings between mid-1994 and 1995.

Regarding the City's ability to reduce or eliminate the infrastructure constraints, particularly those related to water and sewer service, there is little direct action that the City can take. Sewer and water are provided by separate private utility companies. Water service is provided by the Coastside County Water District (CCWD). There are plans being prepared for increasing the future water supply to the City, although CCWD is faced with several constraints to complete the system. Phase I water should be available in late 1993. Phase II is still in the planning stages. There are, however, Phase I water connections reserved for affordable housing developments. Policy 5.325 has been added to this document in an effort to ensure that affordable housing units are given priority in the allocation of water and sewer capacity.

Sewage treatment is provided by the Sewer Authority Mid-Coastside (SAM). At this time, preliminary plans have been prepared for the expansion of the treatment plant. Funding for the expansion is to be from funds generated by the benefiting property owners, typically the owners of vacant parcels, will vote on the formation of the assessment district. The City can facilitate the processing of the assessment district, but cannot influence the outcome of the proceedings.

Water and Sewer	257	8
Public Works	402	102
Revenue Bond	24	0
Mixed Use	30	8
Highway Planning	10	9
Shared Parking	100	8
Subsidized Rent	42	24

3. Conclusion (expected 1994)

- Actual number of vacant units cannot be precisely determined by 1990 Census figures, because of the large increase in households containing more than five persons. It is likely that this estimate was overstated.

4.000 EVALUATION OF EXISTING HOUSING PROGRAMS AND PROPOSED NEW PROGRAMS

4.100 Existing Housing Programs

The 1984 Housing Element identified a number of approaches designed to facilitate affordable housing. Quantitative objectives were established for ten action programs. Staff estimates of program results during the 1985-90 review period are presented below:

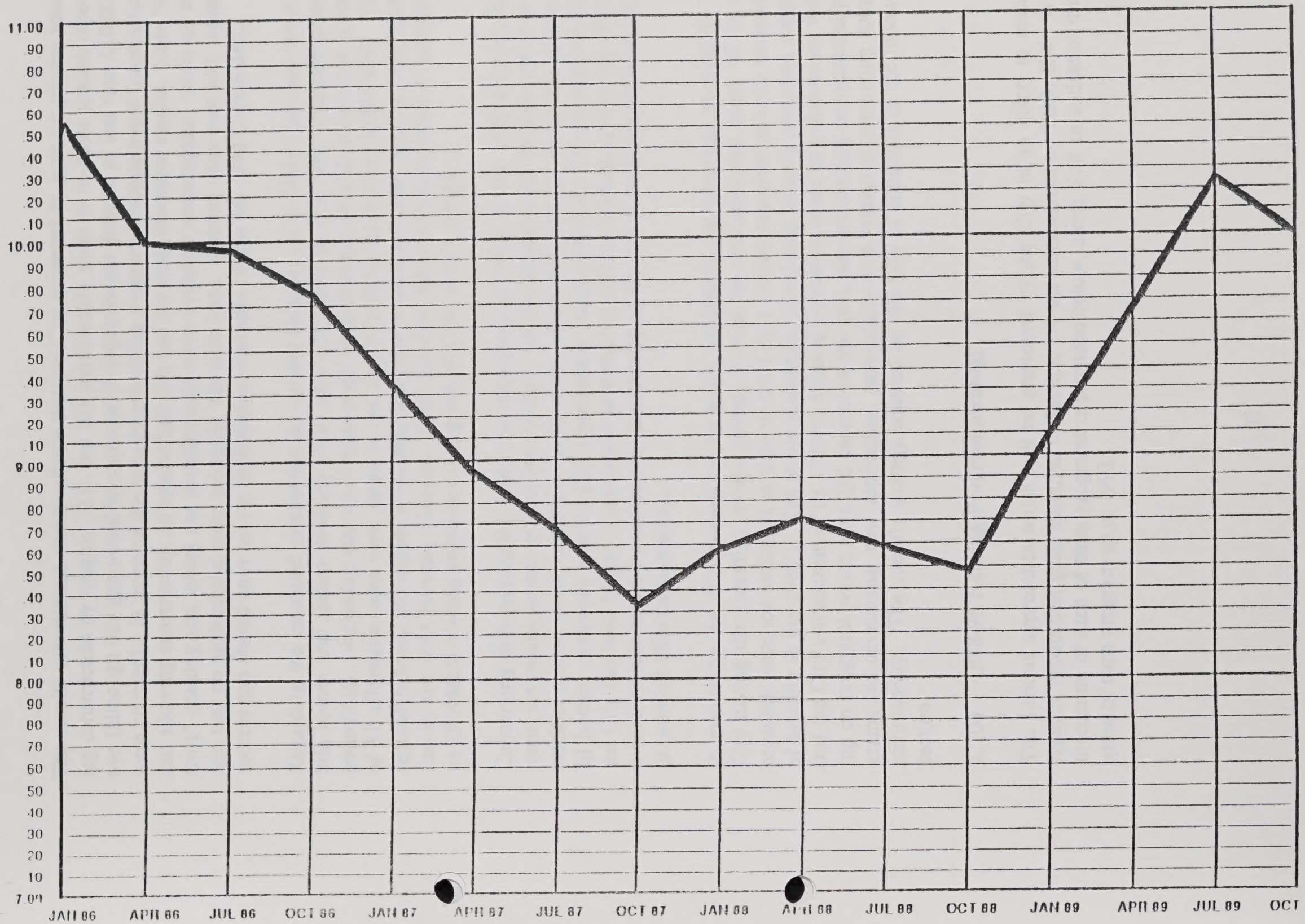
<u>PROGRAM</u>	<u>1984 ELEMENT GOAL</u>	<u>ACTUAL ESTIMATED</u> <u>1985-90</u>
Private Construction	589	787
2nd Unit Dwellings	50	9
Mobile Homes	71	72
Wavecrest Restoration	237	0 ¹
Rehabilitation	400	125
Revenue Bond	36	0
Mixed Use	50	0
"No Frills" Housing	10	0
Shared Housing	100	0 ²
Substandard Lots	42	34

¹ Completion expected, 1994

² Actual number of shared units cannot be precisely determined by 1990 Census. However, based on the sharp increase in households containing more than five members, it is likely that this objective was exceeded.

FIGURE H-2

1986-1989
EFFECTIVE RATE (%)



100 90 80 70 60 50 40 30 20 10 0



100 90 80 70 60 50 40 30 20 10 0

100 90 80 70 60 50 40 30 20 10 0

The results summarized above indicate that the City exceeded its goal for private housing construction by roughly 33%, but fell considerably short of its rehabilitation objective (although this gap would be narrower if improvement projects of less than \$10,000 were counted). In terms of the remaining housing programs, mobile home construction and allowing construction on substandard lots had the most favorable results, while "no frills" housing and mixed use developments were evidently unsuccessful, based on the fact that no applications were submitted for such units. Second units met with limited success and shared units cannot be precisely evaluated based on 1990 Census data.

Regarding the estimated distribution by income category, it is likely that only the mobile homes and second dwelling units were affordable to low- and moderate-income households. Assuming that all of those units were obtained by such households, a total of 81 affordable units were added to the City's housing stock from 1985-1990. This represents about one-eighth of the total low- and moderate-income housing need identified by the 1984 Housing Element. Thus, the City fell considerably short of achieving its affordable housing objectives during the previous review period.

Concerning non-quantitative goals and objectives set forth in the 1985 Housing Element, the results appear to have been mixed. On the positive side, the City added to its stock of mobile homes and multi-family units, which still comprise about one-quarter of all homes, consistent with the City's previously stated objective. On the negative side, the City has been largely unsuccessful at attracting outside funding, promoting innovative affordable housing development and exercising the use of redevelopment resources to promote affordable housing.

In evaluating the effectiveness of the goals, objectives and programs pursued by the City during the preceding review period, it must be concluded that many of the approaches were too ambitious in light of the City's limited resources and the economics of housing in the 1980's. The above assessment of existing housing programs suggests that the City's attainment of its 1990-95 housing objectives could be enhanced by focusing on programs which have had success in the past, de-emphasizing unsuccessful programs and developing new approaches, particularly with respect to promoting housing affordability. The specific strategy adopted by the City is presented in the following section.

4.200 1988-95 Housing Program Strategy

The various approaches which will be employed by the City in an effort to reach the housing production goals specified in Section 2.4 are summarized by Table H-6. A brief discussion of each of these programs is provided below, along with an update of the progress of each program up to 1993.

TABLE H-6: 1988-95 HOUSING PROGRAM STRATEGY

INCOME GROUP	1988-95 ESTI-MATED NEED	PRIVATE CONSTRU- TION	WAVE- CREST RE- STOR- ATION	COUNTY REVENUE BONDS	SUB-STAND- ARD LOTS	HOME SHARING	SECOND UNITS	AFFORD- ABLE HOUSING FUND
Very Low	218	1	36	0	6	70	95	10
Low	171	10	30	0	56	50	25	0
Moderate	228	100	70	28	0	0	30	0
Above Moderate	528	418	100	0	10	0	0	0
TOTALS	1,145	529	236	28	72	120	150	10

* Includes 111 below market rate units and 10 mixed use dwellings.

4.210 Private Construction

The majority of new housing to be built during the review period will probably be a result of private construction activity. There is evidence of continued private developer interest in Half Moon Bay. This makes it possible, although not entirely likely that the private sector construction goals set forth in Table H-6 can be reached. This is, of course, dependent upon the continued availability of sewer capacity and water service, as well as a timely economic recovery.

Because private builders are not likely to construct affordable units unless they are strongly encouraged or required to do so, it may be necessary for the City to require as a condition of approval that all new residential developments include a percentage of homes affordable to very low-, low- and moderate-income households (See Policy 5.122G). This policy, combined with the assessment of in-lieu fees, is expected to generate 111 privately built below market rate units and 10 affordable units subsidized by the Affordable Housing Fund. To date (1993), no such units have been built, a likely consequence of the recent downturn in housing starts.

4.220 Wavecrest Restoration

Originally scheduled for completion during the 1985-90 period, it is anticipated that this project will be developed during the latter part of the 1990-95 review period. An EIR

TABLE 1.1 THE 1990-1991 FISCAL YEAR

Category	1990-1991	1991-1992	1992-1993	1993-1994	1994-1995	1995-1996	1996-1997	1997-1998
General Fund	100	100	100	100	100	100	100	100
Capital Budget	10	10	10	10	10	10	10	10
Debt Service	5	5	5	5	5	5	5	5
Other	5	5	5	5	5	5	5	5
Total	120	120	120	120	120	120	120	120

Source: Office of the Comptroller of the City of New York, 1998.

1.1.1. THE 1990-1991 FISCAL YEAR

The 1990-1991 fiscal year was a difficult one for the City of New York. It was a year of significant economic challenges, including a recession that led to a sharp decline in state and federal revenues. The City's budget for this year was \$1.2 billion, with a deficit of \$100 million. The City's revenue was \$1.1 billion, and its expenditures were \$1.2 billion. The City's deficit was \$100 million, which was a significant increase from the \$50 million deficit of the previous year. The City's deficit was primarily due to a decline in state and federal revenues, which were down by \$100 million from the previous year. The City's deficit was also due to an increase in expenditures, which were up by \$50 million from the previous year.

The City's deficit was a significant challenge for the City's government. The City's government was forced to make difficult choices about how to reduce its deficit. The City's government chose to reduce its expenditures, which led to a number of cuts in services. The City's government also chose to increase its revenues, which led to a number of new taxes. The City's government's efforts to reduce its deficit were successful, as the City's deficit was reduced to \$50 million in the 1991-1992 fiscal year. The City's government's efforts to reduce its deficit were a testament to the City's government's commitment to fiscal responsibility.

1.1.2. THE 1991-1992 FISCAL YEAR

The 1991-1992 fiscal year was a year of continued economic challenges for the City of New York. The City's budget for this year was \$1.2 billion, with a deficit of \$50 million. The City's revenue was \$1.1 billion, and its expenditures were \$1.2 billion. The City's deficit was \$50 million, which was a significant improvement from the \$100 million deficit of the previous year. The City's deficit was primarily due to a decline in state and federal revenues, which were down by \$50 million from the previous year. The City's deficit was also due to an increase in expenditures, which were up by \$50 million from the previous year.

has been prepared. Because this project is a Redevelopment project as defined in State law, it will be mandatory that at least 15% of all of the units meet the State requirements for affordability. In addition, the City's LCP./General Plan requires that 20% of the new units be affordable to persons of low- and moderate-income. The first phase of this project, consisting of 50 units (12 designated for low and moderate-income households) is scheduled for approval by the end of 1993.

The City of Half Moon Bay has a Community Development Agency, with the objective of ultimately determining if it is in fact feasible to adopt a Redevelopment Plan. At this time, no specific plan has been adopted. The City's Land Use Plan requires that any development on the Wavecrest site provide at least 20 percent of the units with housing affordable to low- and moderate-income households. Once again, however, the lack of available water, sewer and roadway capacity may adversely effect the ability of the City to proceed with construction and development of any redevelopment project during the planning period.

4.230 County Revenue Bonds

This existing County program could provide financing assistance for up to 28-moderate-income homebuyers by 1995. Efforts should be undertaken to inform housing Developers and prospective homebuyers of the availability of this funding source. While this program has not been utilized to date (1993), it is possible that the recently established San Mateo County First-Time Homebuyer Program will generate sufficient affordable housing to meet the objective of 28 assisted units by 1995.

4.240 - Home Sharing

One of the lowest cost ways of providing affordable housing, home sharing can be facilitated through the provision of information and referral and matching services. It is estimated that up to 120 low-income units can be facilitated between 1988 and 1995 using this approach. Toward this end, the City will make office space available for a non-profit organization to provide these services. Data from the 1990 Census indicate that 251 nonrelatives lived with families in 1990 suggesting that homesharing is a widespread practice in facilitating local housing affordability.

4.250 Second Units

The City presently has a second dwelling unit ordinance in place. Based on the rate at which applications are being submitted and assuming that increased efforts are made on behalf of local officials to promote the program, it is estimated that up to 150 such dwellings may be constructed during the review period. Between 1991 and 1993, 14

second dwelling units were approved and built, indicative of progress toward meeting this objective.

4.270 Affordable Housing Fund

This source to be created from in lieu funds from private residential developers (See Section 5) can be expected to generate or facilitate up to 10 low-income units by 1995. The objective for this program is small because the fund is newly established and is unlikely to grow to a substantial size by 1995.

4.300 Summary of Progress on Affordable Housing Programs to 1993

Since the majority of the City's housing production objectives are tied to private market activity, the recent downturn in housing construction has resulted in slower than expected progress in affordable housing creation. Counting the Wavecrest project, second dwelling units and five affordable units created as a result of a recent condominium conversion, a total of 31 affordable housing units were generated between 1990 and 1993. Roughly half of these units are affordable to very low income households, with the remainder divided between low and moderate-income affordability. In addition, private sector activity resulted in construction of 28 multi-family and 7 single-family attached units from 1990-93, most, if not all of which are affordable to moderate-income households. Based on these figures, the City had attained roughly 7 percent of its quantified objective for very-low-income housing, 9 percent of its objective for low-income units and 15 percent of its objective for moderate-income dwellings as of mid-1993. More rapid progress can be expected as the housing market continues to recover.

5.000 HOUSING GOALS, OBJECTIVES AND POLICIES

5.100 GOAL I: FACILITATE THE PRIVATE DEVELOPMENT OF HOUSING IN AN ATTEMPT TO MEET THE HOUSING NEED IDENTIFIED FOR HALF MOON BAY

5.110 OBJECTIVES

5.111 Realize the construction of approximately 1,145 new housing units in Half Moon Bay from 1988-1995.

5.112 Endeavor to distribute the above housing by income group as follows:*

Above moderate	46%
Moderate	20%
Low	15%
Very low	19%

* Recapitulation of ABAG numbers (See Section 2.400)

5.113 Consider innovative design techniques to promote more affordable housing through flexible unit sizes and amenities using ordinance incentives, such as ordinances allowing for flexibility in setbacks and lot coverage for affordable units. Utilize the planned unit development mechanism to facilitate this flexibility by permitting variations in unit sizes, cluster configurations and other innovative techniques.

5.114 Encourage mixed residential and commercial uses in the commercial areas as a means of providing more affordable housing near transportation, jobs and shopping. Implementation will be through zoning ordinance incentives, such as density bonuses, relaxation of parking restrictions and conditioned approval of development projects.

5.120 POLICIES

5.121 The City shall work with private developers to encourage new housing development.

5.122 The City shall encourage the production and availability of more affordable housing through the following methods:

2.00 WORKING GOALS, OBJECTIVES AND POLICIES

2.01 GOAL A FACILITATE THE PRIVATE SECTOR'S DEVELOPMENT IN THE
AND IN AN ATTEMPT TO MEET THE WORKING GOALS
FOR THE YEAR 1991

2.02 OBJECTIVES

2.02.1 Develop the private sector in government 1991 and 1992
New York 1991-1992

2.02.2 Develop the private sector in government 1991-1992 *

1991	1992
1991	1992
1991	1992
1991	1992

* Development of the private sector 1991-1992

2.02.3 Develop the private sector in government 1991-1992
Develop the private sector in government 1991-1992
Develop the private sector in government 1991-1992
Develop the private sector in government 1991-1992
Develop the private sector in government 1991-1992

2.02.4 Develop the private sector in government 1991-1992
Develop the private sector in government 1991-1992
Develop the private sector in government 1991-1992
Develop the private sector in government 1991-1992
Develop the private sector in government 1991-1992

2.03 POLICIES

2.03.1 The private sector in government 1991-1992
Develop the private sector in government 1991-1992

2.03.2 The private sector in government 1991-1992
Develop the private sector in government 1991-1992

- 5.122A Implementation of programs allowing sharing of housing.
- 5.122B Relaxing zoning restrictions (e.g. parking and elderly projects) where appropriate.
- 5.122C Encouraging subdivision designs which maximize densities permitted by the Zoning Ordinance.
- 5.122D Encouraging mixed uses in commercial areas.
- 5.122E Discouraging conversion of existing affordable rental structures to condominiums unless an adequate number of rental units are available within the City, as determined by such factors as vacancy rates and recent growth or decline in the number of multi-family dwellings.
- 5.122F Continuing to support and implement second dwelling unit ordinance to encourage additional affordable units.
- 5.122G Enacting and implementing a below market rate housing ordinance requiring developers of ten or more units to price at least 20 percent of the units at levels which are affordable to low- or moderate-income households. At least 25 percent of the designated units should be affordable to low- and very low-income households. In cases in which the Planning Commission and/or the City Council determines that on-site affordable units would be incompatible with project design, in lieu contributions to an affordable housing fund may be considered. (Note: This ordinance was adopted June 1, 1993)
- 5.122H Considering changing the land use and zoning designation of certain properties to multi-family residential. Alternatively, multi-family uses may be included as components of planned unit developments.
- 5.122I Considering waiving certain planning and impact fees for affordable housing units at the time such waivers become financially feasible.
- 5.122J Encouraging utilization of the State Density Bonus Law in the design and construction of newly approved housing development projects.

5.200 **GOAL II: PROMOTE PRIVATE EFFORTS TO CONSERVE AND IMPROVE HALF MOON BAY'S EXISTING HOUSING SUPPLY**

5.210 OBJECTIVES

5.211 Conserve all existing affordable housing by promoting the improvement, maintenance and enhancement of the existing housing stock through ongoing private and public rehabilitation efforts.

5.212 Obtain support from local lending institutions to provide loans for property improvement.

5.213 Provide sufficient areas within the City to allow for transition from single family to multi-family residential without encroaching on predominately single family neighborhoods.

5.220 POLICIES

5.221 The City shall promote conservation and improvement of the condition of its existing affordable housing stock.

5.222 The City shall encourage the private provision of second unit dwellings by publicizing the existence of its second unit dwelling ordinance.

5.223 The Canada Cove Mobile Home Park shall be protected from conversion to unaffordable housing.

5.224 The City shall promote energy conservation in residential uses by encouraging installation of energy saving features in new and existing dwelling units.

5.300 **GOAL III: GIVE SPECIAL CONSIDERATION TO THE EXPANSION OF HOUSING OPPORTUNITIES FOR ELDERLY, HANDICAPPED, VERY LOW- AND MODERATE-INCOME PERSONS, FEMALE-HEADED FAMILIES, LARGE HOUSEHOLDS AND DISPLACED RESIDENTS**

5.310 OBJECTIVES

5.311 Increase the supply of housing for the elderly, particularly in the multi-family areas along the arterial roadways.

2.100. TO BE PROMOTE PRIVATE EFFORTS TO CONSERVE AND IMPROVE HALF MOON BAY EXISTING HOUSING STOCK

2.110. OBJECTIVES

2.111. To ensure all existing residential housing is maintained in accordance with the requirements of the existing zoning and other relevant laws and to ensure that the housing stock is maintained in a state of good repair.

2.112. To ensure that the housing stock is maintained in a state of good repair and that the housing stock is maintained in a state of good repair.

2.113. To ensure that the housing stock is maintained in a state of good repair and that the housing stock is maintained in a state of good repair.

2.120. POLICY

2.121. The Council shall ensure that the housing stock is maintained in a state of good repair and that the housing stock is maintained in a state of good repair.

2.122. The Council shall ensure that the housing stock is maintained in a state of good repair and that the housing stock is maintained in a state of good repair.

2.123. The Council shall ensure that the housing stock is maintained in a state of good repair and that the housing stock is maintained in a state of good repair.

2.124. The Council shall ensure that the housing stock is maintained in a state of good repair and that the housing stock is maintained in a state of good repair.

2.125. The Council shall ensure that the housing stock is maintained in a state of good repair and that the housing stock is maintained in a state of good repair.

2.130. POLICY

2.131. The Council shall ensure that the housing stock is maintained in a state of good repair and that the housing stock is maintained in a state of good repair.

5.312 Enforce uniform building code regulations regarding provision of access for handicapped in multiple residential structures.

5.313 Support the conservation and development of affordable housing for citizens of modest means.

5.314 Focus on very-low income and moderate income households as well as households with five or more members, in promoting housing affordability.

5.315 The City shall encourage the development and expansion of housing opportunities for the elderly through techniques such as smaller unit sizes, parking reduction, common dining facilities and fewer but adequate amenities.

5.316 The City shall enforce the uniform building code regulations regarding provision of handicapped access in multiple residential structures.

5.317 The City shall encourage the production and availability of more affordable housing through the methods described under Goal I.

5.318 As funds become available, the City will provide technical assistance to facilitate home sharing, cooperatives and other creative mechanisms for affordable housing, particularly as they relate to the needs of large households.

5.319 The City shall give approval priority and shall encourage water and sewer providers to give priority to lower-income housing proposals to facilitate this objective, the City shall provide a copy of the Housing Element Update to local water and sewer providers.

5.400 **GOAL IV: PROMOTE HOUSING OPPORTUNITIES FOR ALL PERSONS REGARDLESS OF RACE, SEX, MARITAL STATUS, ANCESTRY, NATIONAL ORIGIN OR COLOR**

5.410 OBJECTIVES

5.411 Eliminate discrimination in housing to the extent feasible through City actions.

5.420 POLICIES

5.421 The City shall actively support housing opportunities for all persons regardless of race, sex, marital status, ancestry, national origin or color.

5.422 Allegations of housing discrimination shall be reported to the Planning Director for appropriate enforcement action

5.423 The City shall publish a notice of its non-discrimination housing policy, post the notice at the City Hall, Library and Coastside Opportunities Center and distribute it to applicants for building permits, subdivisions and planned developments.



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2.4.12. Allocation of housing circumstances shall be reported to the Planning
Department for appropriate assessment and action.

2.4.13. The City shall establish a policy of non-discrimination housing policy, for
the purpose of the City Hall, Library and Community Development Center and elsewhere it
is appropriate for existing persons, activities and planned development.